IN THE CLAIMS:

Please amend the claims as indicated below.

1. (Currently Amended) A method for generating a password for a user <u>during an</u> <u>enrollment phase</u>, comprising:

presenting said user with at least one topic;

receiving one or more personal details from said user associated with said at least one topic;

ensuring that a correlation between said user and cannot be correlated with said one or more personal details does not violate based on one or more predefined correlation rules; and recording said one or more personal details as a password for said user.

- 2 (Original) The method of claim 1, further comprising the step of receiving a reminder associated with each of said one or more personal details.
- 3 (Original) The method of claim 1, further comprising the step of presenting said user with a plurality of topics and receiving a user selection of said at least one topic.
- 4 (Original) The method of claim 1, wherein said correlation rules are based on said at least one topic.
- 5 (Original) The method of claim 1, wherein said one or more predefined correlation rules ensure that answers to user selected questions cannot be qualitatively correlated with said user.
- 6 (Original) The method of claim 1, wherein said one or more predefined correlation rules ensure that answers to user selected questions cannot be quantitatively correlated with said user.
- 7. (Original) The method of claim 1, further comprising the step of sending said one or more personal details to said user as a reinforcement of said password.

- 8 (Original) The method of claim 1, wherein said one or more personal details are related to a personal fact from a past of said user.
- 9 (Original) The method of claim 1, wherein said one or more personal details are related to an experience of said user in connection with a public event.
- 10 (Original) The method of claim 1, wherein said one or more personal details are related to an experience of said user in connection with a private event
- (Original) The method of claim 1, wherein said one or more personal details can be tested during a verification phase using one or more of Boolean, multiple choice, numeric or textual queries.
- 12. (Original) The method of claim 1, wherein said at least one topic is selected based on psychological insights
- 13. (Currently Amended) An apparatus for generating a password for a user <u>during an</u> <u>enrollment phase</u>, comprising:

a memory; and

at least one processor, coupled to the memory, operative to:

present said user with at least one topic;

receive one or more personal details from said user associated with said at least one topic;

more personal details does not violate based on one or more predefined correlation rules; and record said one or more personal details as a password for said user.

14. (Original) The apparatus of claim 13, wherein said processor is further configured to receive a reminder associated with each of said one or more personal details.

- 15 (Original) The apparatus of claim 13, wherein said processor is further configured to present said user with a plurality of topics and receive a user selection of said at least one topic.
- 16 (Original) The apparatus of claim 13, wherein said correlation rules are based on said at least one topic.
- 17. (Original) The apparatus of claim 13, wherein said one or more predefined correlation rules ensure that answers to user selected questions cannot be qualitatively correlated with said user
- 18. (Original) The apparatus of claim 13, wherein said one or more predefined correlation rules ensure that answers to user selected questions cannot be quantitatively correlated with said user.
- 19 (Original) The apparatus of claim 13, wherein said processor is further configured to send said one or more personal details to said user as a reinforcement of said password
- 20. (Original) The apparatus of claim 13, wherein said one or more personal details are related to a personal fact from a past of said user.
- 21 (Original) The apparatus of claim 13, wherein said one or more personal details are related to an experience of said user in connection with a public event.
- 22 (Original) The apparatus of claim 13, wherein said one or more personal details are related to an experience of said user in connection with a private event
- (Original) The apparatus of claim 13, wherein said one or more personal details can be tested during a verification phase using one or more of Boolean, multiple choice, numeric or textual queries
- 24. (Original) The apparatus of claim 13, wherein said at least one topic is selected based on psychological insights

(Currently Amended) An article of manufacture for generating a password for a user during an enrollment phase, comprising a machine readable medium containing one or more programs which when executed implement the steps of:

presenting said user with at least one topic;

receiving one or more personal details from said user associated with said at least one topic;

ensuring that a correlation between-said user and cannot be correlated with said one or more personal details does not-violate based on one or more predefined correlation rules; and recording said one or more personal details as a password for said user